

Debtor 1	Eugenia Charmaine Berry		
Debtor 2 (Spouse, if filing)			
United States Bankruptcy Court for the:		District of	South Carolina
Case number	14-00605-hb	(State)	(Spartanburg)

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**Name of creditor: U.S. Bank Trust National Assoc, as Trustee of  
the Igloo Series III TrustCourt claim no. (if known):  
6-1

Last 4 digits of any number you use to identify the debtor's account: 6 1 5 7

Property address: 264 Hidden Hill Drive  
Number StreetRock Hill SC 29730  
City State ZIP Code**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: \_\_\_\_/\_\_\_\_/\_\_\_\_  
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: 02/01/2019- 05/01/2019 4 @ \$1,370.66 (a) \$ 5,482.64
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ 5,482.64

Creditor asserts that the debtor(s) are contractually  
obligated for the postpetition payment(s) that first became  
due on: 02 / 01 / 2019  
MM / DD / YYYYFunds in suspense \$1,110.54  
Total Due \$4,372.10

Debtor 1 Eugenia Charmaine Berry Case number (if known) 14-00605-hb  
First Name Middle Name Last Name

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X s/ January N. Taylor Date 05 / 03 / 2019  
Signature

Print January N. Taylor Title Attorney for Creditor  
First Name Middle Name Last Name

Company McMichael Taylor Gray, LLC

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 3550 Engineering Drive. Suite 260  
Number Street

Peachtree Corners, GA 30092  
City State ZIP Code

Contact phone (404) 474 - 1749 Email jtaylor@mtglaw.com



Payment Changes				
Date	P&I	Escrow	Total	Notice Filed
3/1/2014	\$798.93	\$223.64	\$1,022.57	w/POC
2/1/2015	\$798.93	\$264.64	\$1,063.57	12/23/2014
10/1/2015	\$928.17	\$264.64	\$1,192.81	8/13/2015
2/1/2016	\$928.17	\$233.52	\$1,161.69	12/17/2015
5/1/2017	\$1,064.60	\$235.89	\$1,300.49	3/31/2017
10/1/2017	\$1,134.77	\$235.89	\$1,370.66	8/25/2017

Loan Information	
Loan #	
Borrower	Berry, Eugenia
BK Case #	14-00605-hb
Date Filed	1/31/2014
1st Post Petition Due	3/1/2014
POC Filed Date	05/28/01
POC Amount	\$22,439.90
POC Covers	7/1/12 to 1/1/14
TOC Filed	No

Date	Amount Rcvd	Post Pet Due Date	Amt Due	Over/Short	Suspense Credit	Suspense Debit	Suspense Balance	POC Balance	Date	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	AO Balance	AO Due	Date	Amt Rcvd	Comments
03/17/14	\$581.00			\$581.00	\$581.00		\$581.00	\$22,439.90	08/05/14	\$1,590.49		\$1,590.49	\$1,590.49	\$9,010.04	\$750.84	03/28/17	\$775.00	
04/02/14	\$585.00			\$585.00	\$585.00		\$1,166.00	\$20,849.41	09/04/14	\$309.91	\$1,022.57	\$877.83	\$1,900.40	\$8,235.04	\$750.84	05/02/17	\$775.00	
04/08/14	\$1,022.57	03/01/14	\$1,022.57	\$0.00		\$1,022.57	\$143.43	\$20,539.50	10/03/14	\$312.75		\$1,190.58	\$2,213.15	\$7,460.04	\$750.84	05/31/17	\$775.00	
04/15/14	\$585.00			\$585.00	\$585.00		\$728.43	\$20,226.75	11/03/14	\$312.74	\$1,022.57	\$480.75	\$2,525.89	\$6,685.04	\$750.84	06/26/17	\$775.00	
04/29/14	\$580.00			\$580.00	\$580.00		\$1,308.43	\$19,914.01	12/03/14	\$312.75		\$793.50	\$2,838.64	\$5,910.04	\$750.84	07/27/17	\$788.31	
05/01/14	\$1,022.57	04/01/14	\$1,022.57	\$0.00		\$1,022.57	\$285.86	\$19,601.26	01/02/15	\$312.74		\$1,106.24	\$3,151.38	\$5,121.73	\$750.84	08/23/17	\$775.00	
05/09/14	\$585.00			\$585.00	\$585.00		\$299.14	\$19,288.52	02/03/15	\$312.75	\$1,022.57	\$396.42	\$3,464.13	\$4,346.73	\$750.84	10/20/17	\$775.00	
05/09/14	\$580.00	04/01/14	\$1,022.57	\$143.43	\$18,975.77	\$1,022.57	\$431.82	\$18,975.77	03/03/15	\$431.82		\$828.24	\$3,895.95	\$3,571.73	\$750.84	10/30/17	\$775.00	NSF
05/13/14	\$587.00			\$587.00	\$587.00		\$730.43	\$18,543.95	04/01/15	\$380.78		\$1,209.02	\$4,276.73	\$2,796.73	\$750.84	12/05/17	\$775.00	
05/21/14	\$587.00			\$587.00	\$587.00		\$1,317.43	\$18,163.17	05/01/15	\$350.39	\$1,022.57	\$536.84	\$4,627.12	\$2,021.73	\$750.84	01/30/18	\$775.00	
05/22/14	\$1,022.57	04/01/14	\$1,022.57	\$0.00		\$1,022.57	\$294.86	\$17,812.78	06/02/15	\$332.44		\$869.28	\$4,959.56	\$1,246.73	\$750.84	02/27/18	\$775.00	
06/17/14	\$600.00			\$600.00	\$600.00		\$894.86	\$17,480.34	07/01/15	\$321.90		\$1,191.18	\$5,281.46	\$471.73	\$750.84			
07/01/14	\$500.00			\$500.00	\$500.00		\$1,394.86	\$17,158.44	08/04/15	\$324.30	\$1,022.57	\$492.91	\$5,605.76	\$9,010.04				
07/02/14	\$1,022.57	05/01/14	\$1,022.57	\$0.00		\$1,022.57	\$372.29	\$16,834.14	09/01/15	\$386.54		\$879.45	\$5,992.30					
07/15/14	\$587.00			\$587.00	\$587.00		\$959.29	\$16,447.60	10/02/15	\$441.53	\$1,022.57	\$298.41	\$6,433.83					
07/29/14	\$587.00			\$587.00	\$587.00		\$1,546.29	\$16,006.07	11/03/15	\$664.27		\$962.68	\$7,098.10					
07/30/14	\$1,022.57	06/01/14	\$1,022.57	\$0.00		\$1,022.57	\$523.72	\$15,341.80	12/01/15	\$637.17		\$1,599.85	\$7,735.27					
08/12/14	\$587.00			\$587.00	\$587.00		\$1,110.72	\$14,704.63	01/06/16	\$1,121.10	\$1,022.57	\$1,698.38	\$8,856.37					
08/15/14	\$1,022.57	07/01/14	\$1,022.57	\$0.00		\$1,022.57	\$88.15	\$13,583.53	02/03/16	\$564.58	\$1,022.57	\$1,240.39	\$9,420.29					
09/09/14	\$587.00			\$587.00	\$587.00		\$675.15	\$13,018.95	04/01/16	\$1,274.34	\$1,022.57	\$1,492.16	\$10,695.29					
10/23/14	\$800.00			\$800.00	\$800.00		\$1,475.15	\$11,744.61	05/04/16	\$717.83	\$1,022.57	\$1,187.42	\$11,413.12					
10/24/14	\$1,022.57	08/01/14	\$1,022.57	\$0.00		\$1,022.57	\$452.58	\$11,026.78	06/01/16	\$717.83	\$1,022.57	\$882.68	\$12,130.95					
11/18/14	\$1,000.00			\$1,000.00	\$1,000.00		\$1,452.58	\$10,308.95	07/01/16	\$637.17		\$1,519.85	\$12,768.12					
11/19/14	\$1,022.57	09/01/14	\$1,022.57	\$0.00		\$1,022.57	\$430.01	\$9,871.78	08/03/16	\$637.17	\$1,022.57	\$1,134.45	\$13,405.29					
12/02/14	\$587.00			\$587.00	\$587.00		\$1,017.01	\$9,034.61	09/01/16	\$637.17	\$1,022.57	\$749.05	\$14,042.46					
01/20/15	\$587.00			\$587.00	\$587.00		\$1,604.01	\$8,397.44	11/04/16	\$637.17	\$1,022.57	\$363.65	\$14,679.63					
01/21/15	\$1,022.57	10/01/14	\$1,022.57	\$0.00		\$1,022.57	\$581.44	\$7,760.27	12/02/16	\$637.17		\$1,000.82	\$15,316.80					
02/09/15	\$587.00			\$587.00	\$587.00		\$1,168.44	\$7,123.10	02/03/17	\$1,296.14	\$1,022.57	\$1,274.39	\$16,612.94					
02/12/15	\$1,022.57	11/01/14	\$1,022.57	\$0.00		\$1,022.57	\$145.87	\$5,826.96	03/03/17	\$1,274.34	\$1,022.57	\$1,526.16	\$17,887.28					
02/24/15	\$587.00			\$587.00	\$587.00		\$732.87	\$4,552.62	04/25/17	\$637.17	\$1,300.49	\$882.84	\$18,524.45					
03/10/15	\$587.00			\$587.00	\$587.00		\$1,319.87	\$3,915.45	05/05/17	\$637.17		\$1,500.01	\$19,161.62					
03/11/15	\$1,022.57	12/01/14	\$1,022.57	\$0.00		\$1,022.57	\$297.30	\$3,278.28	06/02/17	\$637.17	\$1,300.49	\$836.69	\$19,798.79					
03/24/15	\$587.00			\$587.00	\$587.00		\$884.30	\$2,641.11	07/17/17	\$647.02	\$1,300.49	\$183.22	\$20,445.81					
04/23/15	\$587.00			\$587.00	\$587.00		\$1,471.30	\$1,994.09	08/09/17	\$647.02		\$830.24	\$21,092.83					
04/24/15	\$1,022.57	01/01/15	\$1,022.57	\$0.00		\$1,022.57	\$448.73	\$1,347.07	09/13/17	\$647.02		\$1,477.26	\$21,739.85					
05/05/15	\$587.00			\$587.00	\$587.00		\$1,035.73	\$700.05	10/27/17	\$647.01		\$2,124.27	\$22,386.86					
06/02/15	\$587.00			\$587.00	\$587.00		\$1,622.73	\$53.04	01/18/18	\$53.04	\$1,300.49	\$876.82	\$22,439.90					
06/03/15	\$1,063.57	02/01/15	\$1,063.57	\$0.00		\$1,063.57	\$559.16	\$0.00										
06/16/15	\$578.00			\$578.00	\$578.00		\$1,137.16	\$0.00										
07/14/15	\$587.00			\$587.00	\$587.00		\$1,724.16	\$0.00										
07/15/15	\$1,063.57	03/01/15	\$1,063.57	\$0.00		\$1,063.57	\$660.59	\$0.00										
08/28/15	\$600.00			\$600.00	\$600.00		\$1,260.59	\$0.00										
09/10/15	\$600.00			\$600.00	\$600.00		\$1,860.59	\$0.00										
09/22/15	\$600.00			\$600.00	\$600.00		\$2,460.59	\$0.00										
09/23/15	\$1,063.57	04/01/15	\$1,063.57	\$0.00		\$1,063.57	\$1,397.02	\$0.00										
09/23/15	\$1,063.57	05/01/15	\$1,063.57	\$0.00		\$1,063.57	\$333.45	\$0.00										
10/21/15	\$600.00			\$600.00	\$600.00		\$933.45	\$0.00										
11/04/15	\$600.00			\$600.00	\$600.00		\$1,533.45	\$0.00										
11/05/15	\$1,063.57	06/01/15	\$1,063.57	\$0.00		\$1,063.57	\$469.88	\$0.00										
11/18/15	\$300.00			\$300.00	\$300.00		\$769.88	\$0.00										
12/15/15	\$600.00			\$600.00	\$600.00		\$1,369.88	\$0.00										
12/15/15	\$1,063.57	07/01/15	\$1,063.57	\$0.00		\$1,063.57	\$306.31	\$0.00										
01/26/16	\$600.00			\$600.00	\$600.00		\$906.31	\$0.00										
02/20/16	\$600.00			\$600.00	\$600.00		\$1,506.31	\$0.00										
02/20/16	\$1,063.57	08/01/15	\$1,063.57	\$0.00		\$1,063.57	\$442.74	\$0.00										
03/23/16	\$600.00			\$600.00	\$600.00		\$1,042.74	\$0.00										
04/21/16	\$100.00			\$100.00	\$100.00		\$1,142.74	\$0.00										
04/26/16	\$300.00			\$300.00	\$300.00		\$1,442.74	\$0.00										
04/26/16	\$1,063.57	09/01/15	\$1,063.57	\$0.00		\$1,063.57	\$379.17	\$0.00										
05/18/16	\$300.00			\$300.00	\$300.00		\$679.17	\$0.00										
06/02/16	\$600.00			\$600.00	\$600.00		\$1,279.17	\$0.00										
06/02/16	\$1,192.81	10/01/15	\$1,192.81	\$0.00		\$1,192.81	\$86.36	\$0.00										
06/27/16	\$600.00			\$600.00	\$600.00		\$686.36	\$0.00										
07/29/16	\$600.00			\$600.00	\$600.00		\$1,286.36	\$0.00										
07/29/16	\$1,192.81	11/01/15	\$1,192.81	\$0.00		\$1,192.81	\$93.55	\$0.00										
08/01/16	\$600.00			\$600.00	\$600.00		\$693.55	\$0.00										
08/31/16	\$1,300.00			\$1,300.00	\$1,300.00		\$1,993.55	\$0.00										
08/31/16	\$1,192.81	12/01/15	\$1,192.81	\$0.00		\$1,192.81	\$800.74	\$0.00										
09/29/16	\$1,300.00			\$1,300.00	\$1,300.00		\$2,100.74	\$0.00										
09/29/16	\$1,192.81	01/01																

[illegible]

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the **RESPONSE TO NOTICE OF FINAL CURE PAYMENT** in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

**Via U.S. Mail**

**Eugenia Charmaine Berry**  
264 Hidden Hills Dr.  
Rock Hill, SC 29730

**Via electronic service:**

**Lemuel Showell Blades, IV**  
131 Caldwell Street  
PO Box 10671  
Rock Hill, SC 29731

**Gretchen D. Holland**

Ch. 13 Trustee Office  
20 Roper Corners Circle, Suite C  
Greenville, SC 29615

**US Trustee's Office**

Strom Thurmond Federal Building  
1835 Assembly St.  
Suite 953  
Columbia, SC 29201

**This 3rd day of May 2019.**

/s/January N. Taylor  
January N. Taylor (I.D. 30679)  
McMichael Taylor Gray, LLC  
3550 Engineering Drive. Suite 260  
Peachtree Corners, GA 30092  
(404)-474-1749  
jtaylor@mtglaw.com